

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: §
§
JOSEPH F. CONTARINO § Case No. 15-80031
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/08/2015 . The undersigned trustee was appointed on 01/08/2015 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 723,536.54

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	73,916.61
Bank service fees	6,623.13
Other payments to creditors	100,000.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 542,996.80

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/14/2015 and the deadline for filing governmental claims was 07/07/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 39,426.83 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 39,426.83 , for a total compensation of \$ 39,426.83 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 17.29 , for total expenses of \$ 17.29 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/13/2017 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-80031 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE
Case Name: JOSEPH F. CONTARINO Date Filed (f) or Converted (c): 01/08/2015 (f)
341(a) Meeting Date: 02/05/2015
For Period Ending: 10/13/2017 Claims Bar Date: 05/14/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 12933 Melrose, Caledonia, IL Illinois Law	970,000.00	0.00		0.00	FA
2. 780 South Collier Blvd, (Somerset) Unit 302 Flor	745,000.00	660,000.00		0.00	FA
3. 990 Cape Marco, (Merida) Unit 304 Florida Law 99	650,000.00	90,000.00		0.00	FA
4. 900 South Collier Blvd., (Apollo) Unit 604 Flori	400,000.00	90,000.00		0.00	FA
5. Berkenshaw /Commercial, Lots 31 and 32, Loves Pa	550,000.00	0.00		0.00	FA
6. cash	1,000.00	1,000.00		0.00	FA
7. Castle Bank (Checking Account) Joseph F. Contari	784.81	784.81		784.81	FA
8. First Community Credit Union (Checking Account)	3,918.61	3,918.61		3,918.61	FA
9. Sun Trust (Joseph F. Contarino Revocable Trust -	4,955.00	4,955.00		4,955.00	FA
10. Bank of America (checking) IMRF Account	2,000.00	0.00		0.00	FA
11. Misc. furnishings	3,500.00	0.00		0.00	FA
12. Used Clothing	300.00	300.00		0.00	FA
13. Guns - one shotgun and 3 pistols	4,000.00	4,000.00		0.00	FA
14. Bike	350.00	350.00		0.00	FA
15. Illinois Municipal Retirement Fund/per month	1,744.73	1,744.73		0.00	FA
16. Roth IRA	407,317.00	0.00		0.00	FA
17. Belize Development LLC Value -\$934,500.00	0.00	0.00		0.00	FA
18. Capron Development, LLC Value -\$1,259,500.00	0.00	0.00		0.00	FA
19. Clearwing Apartments, LLC value -\$131,000.00	0.00	0.00		0.00	FA
20. Clearwing Development of Roscoe, LLC value -140,	0.00	0.00		0.00	FA
21. Contarino Holdings, LLC Value -\$984,750.00	0.00	0.00		0.00	FA
22. Contarino Investments, LLC value -\$5,000.00	0.00	0.00		0.00	FA
23. Cross Creek Development, LLC value -\$745,430.00	0.00	0.00		0.00	FA
24. Essex Development, LLC	22,098.00	22,098.00		0.00	FA

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 15-80031 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE
Case Name: JOSEPH F. CONTARINO Date Filed (f) or Converted (c): 01/08/2015 (f)
341(a) Meeting Date: 02/05/2015
For Period Ending: 10/13/2017 Claims Bar Date: 05/14/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
25. Joe Contarino, Inc. value -\$2,234,447.00	0.00	0.00		2,500.00	FA
26. Maplecrest Builders, LLC	0.00	0.00		2,500.00	FA
27. Maple Leaf Development, LLC Value -\$245,700.00	0.00	0.00		0.00	FA
28. Somerset Development II, LLC Value -\$277,350.00	0.00	0.00		0.00	FA
29. Real estate commission to close in January, 2015	9,000.00	9,000.00		8,878.12	FA
30. 1/4 interest in Vera Cruz Irrevocable Holdings T	0.00	0.00		0.00	FA
31. Holdings, LLC - Contingent Interest Value	0.00	0.00		0.00	FA
32. Contingent testamentary beneficiary in Deborah Z	0.00	0.00		0.00	FA
33. Sea Ray Sundeck in Florida/Tenants by the Entire	30,000.00	30,000.00		0.00	FA
34. Computers; copier and file cabinets	500.00	0.00		0.00	FA
35. Alter Ego Claim (u)	0.00	400,000.00		400,000.00	FA
36. Preference re Memorandum of Judgment (u)	0.00	300,000.00		300,000.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$3,806,468.15	\$1,618,151.15	\$723,536.54	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE'S MOTION TO SELL DEBTOR'S INTEREST IN HOMESTEAD TO NON-FILING SPOUSE PENDING. TRUSTEE'S COMPLAINT TO RECOVER PREFERENCE PENDING. BOTH MATTERS VIGORIOUSLY CONTESTED BY 1 CREDITOR, BMO HARRIS BANK. OTHER CREDITORS HAVE JOINED IN SUPPORT OF TRUSTEE.

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RE PROP # 1 -- Amended Exemption
RE PROP # 25 -- Per Order Entered on 6/10/15
RE PROP # 26 -- Per Order Entered on 6/10/15

Exhibit A

Initial Projected Date of Final Report (TFR): 12/31/2017

Current Projected Date of Final Report (TFR): 06/30/2018

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-80031
Case Name: JOSEPH F. CONTARINO

Trustee Name: BERNARD J. NATALE
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8095
Checking

Exhibit B

Taxpayer ID No: XX-XXX4700
For Period Ending: 10/13/2017

Blanket Bond (per case limit): \$3,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/24/16		Transfer from Acct # xxxxxx66	Transfer of Funds	9999-000	\$23,143.08		\$23,143.08
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$23,133.08
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$34.39	\$23,098.69
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$33.23	\$23,065.46
06/02/16	5001	INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS LA 70139	Bond# 016018067	2300-000		\$11.92	\$23,053.54
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$34.29	\$23,019.25
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$33.12	\$22,986.13
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$34.18	\$22,951.95
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$34.12	\$22,917.83
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.98	\$22,884.85
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$34.02	\$22,850.83
11/09/16	35	JOSEPH F. CONTARINO 12933 MELROSE ROAD CALEDONIA, IL 61011	Compromise Re: Vera Cruz Settlement	1249-000	\$400,000.00		\$422,850.83

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-80031
Case Name: JOSEPH F. CONTARINO

Trustee Name: BERNARD J. NATALE
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8095
Checking

Exhibit B

Taxpayer ID No: XX-XXX4700
For Period Ending: 10/13/2017

Blanket Bond (per case limit): \$3,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$454.80	\$422,396.03
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$627.94	\$421,768.09
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$627.12	\$421,140.97
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$565.55	\$420,575.42
03/08/17	5002	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Distribution			\$52,968.61	\$367,606.81
		BERNARD J. NATALE LTD	1st Interim Fee App (\$52,918.75)	3110-000			
		BERNARD J. NATALE LTD	1st Interim Exp App (\$49.86)	3120-000			
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$569.39	\$367,037.42
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$528.09	\$366,509.33
06/06/17	5003	INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS LA 70139	2017 Bond Premium Payment	2300-000		\$221.81	\$366,287.52
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$544.84	\$365,742.68
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$526.35	\$365,216.33

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-80031
Case Name: JOSEPH F. CONTARINO

Trustee Name: BERNARD J. NATALE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8095

Checking

Taxpayer ID No: XX-XXX4700

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/13/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/21/17	36	First National Bank 121 West Lincoln Highway DeKalb, IL 60115	Compromise	1241-000	\$300,000.00		\$665,216.33
07/25/17	5004	BMO Harris Bank N. A. c/o Carlson Dash LLC 216 S. Jefferson Street, Suite 504 Chicago, IL 60661	Pyrm of Secured Portion of Claim per Court Order	4110-000		\$100,000.00	\$565,216.33
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$701.27	\$564,515.06
08/28/17	5005	CRAIG WILLETTE YALDEN, OLSEN & WILLETTE 1318 E STATE STREET ROCKFORD, IL 61104	Compensation for Special Counsel Fees & Expenses			\$20,681.00	\$543,834.06
		CRAIG WILLETTE	(\$531.00)	3220-000			
		CRAIG WILLETTE	(\$20,150.00)	3210-000			
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$837.26	\$542,996.80

COLUMN TOTALS	\$723,143.08	\$180,146.28
Less: Bank Transfers/CD's	\$23,143.08	\$0.00
Subtotal	\$700,000.00	\$180,146.28
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$700,000.00	\$180,146.28

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-80031
Case Name: JOSEPH F. CONTARINO

Trustee Name: BERNARD J. NATALE

Exhibit B

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX66

Checking Account

Taxpayer ID No: XX-XXX4700

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/13/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/19/15	7	Joseph F. Contarino Revocable Trust 12933 Melrose Road Caledonia, IL 61011	Funds from Checking Account	1129-000	\$784.81		\$784.81
02/19/15	8	Joseph F. Contarino Trust 12933 Melrose Road Caledonia, IL 61011	Funds from Checking Account	1129-000	\$3,918.61		\$4,703.42
02/19/15	9	Joseph F. Contarino 990 Cape Marco Drive Unit 805 Marco Island, FL 34145	Funds from Florida Checking Acct	1129-000	\$4,955.00		\$9,658.42
02/19/15	29	Joseph F. Contarino 990 Cape Marco Drive Unit 805 Marco Island, FL 34145	Funds from Real Estate Commissions	1129-000	\$8,878.12		\$18,536.54
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$10.00	\$18,526.54
03/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$28.42	\$18,498.12
04/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$26.60	\$18,471.52
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$25.68	\$18,445.84
06/08/15	101	INTERNATIONAL SURETIES, LTD SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/08/2015 FOR CASE #15- 80031, BOND #016018067	2300-000		(\$31.36)	\$18,477.20
06/08/15	101	INTERNATIONAL SURETIES, LTD SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/08/2015 FOR CASE #15- 80031, BOND #016018067	2300-000		\$31.36	\$18,445.84
06/08/15	102	INTERNATIONAL SURETIES, LTD SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/08/2015 FOR CASE #15- 80031, BOND #016018067	2300-000		\$33.27	\$18,412.57
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$28.27	\$18,384.30
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$27.32	\$18,356.98

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-80031
Case Name: JOSEPH F. CONTARINO

Trustee Name: BERNARD J. NATALE

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX66

Checking Account

Taxpayer ID No: XX-XXX4700

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 10/13/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$25.52	\$18,331.46
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$28.12	\$18,303.34
10/13/15		Blackhawk Bank Beloit, WI 53511	Settlement Funds Re: Compromise with Blackhawk Bank		\$5,000.00		\$23,303.34
			Gross Receipts \$5,000.00				
	25		Joe Contarino, Inc. value - \$2,234,447.00	1129-000			
	26		Maplecrest Builders, LLC \$2,500.00	1129-000			
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$30.16	\$23,273.18
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$32.35	\$23,240.83
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$36.77	\$23,204.06
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$32.17	\$23,171.89
02/24/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank Service Fee	2600-000		\$28.81	\$23,143.08
02/24/16		Transfer to Acct # xxxxxx8095	Transfer of Funds	9999-000		\$23,143.08	\$0.00

COLUMN TOTALS	\$23,536.54	\$23,536.54
Less: Bank Transfers/CD's	\$0.00	\$23,143.08
Subtotal	\$23,536.54	\$393.46
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$23,536.54	\$393.46

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX66 - Checking Account	\$23,536.54	\$393.46	\$0.00
XXXXXX8095 - Checking	\$700,000.00	\$180,146.28	\$542,996.80
	-----	-----	-----
	\$723,536.54	\$180,539.74	\$542,996.80
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$723,536.54		
Total Gross Receipts:	\$723,536.54		

ANALYSIS OF CLAIMS REGISTER

Case Number: 3:15-80031-TML

Date: October 13, 2017

Debtor Name: JOSEPH F. CONTARINO

Claims Bar Date: 5/14/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$39,426.83	\$39,426.83
TRTEE XP 100 2200	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$17.29	\$17.29
ATTYF FAPP 100 3110	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$14,105.00	\$14,105.00
1st Atty Fee 100 3110	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$52,918.75	\$52,918.75
ATTYF FEXP 100 3120	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$12.20	\$12.20
1st Atty Exp 100 3120	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$49.86	\$49.86
SPECC OUN 100 3210	CRAIG WILLETTE YALDEN, OLSEN & WILLETTE 1318 E STATE STREET ROCKFORD, IL 61104	Administrative	Per Order Entered on 08/25/17	\$0.00	\$20,150.00	\$20,150.00
SCEXP 100 3220	CRAIG WILLETTE YALDEN, OLSEN & WILLETTE 1318 E STATE STREET ROCKFORD, IL 61104	Administrative	Per Order Entered 08/25/17	\$0.00	\$531.00	\$531.00
BOND 199 2300	LTD INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	Administrative		\$0.00	\$0.00	\$0.00

ANALYSIS OF CLAIMS REGISTER

Case Number: 3:15-80031-TML

Date: October 13, 2017

Debtor Name: JOSEPH F. CONTARINO

Claims Bar Date: 5/14/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
BOND 199 2300	LTD INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	Administrative		\$0.00	\$33.27	\$33.27
4-1 400 4110	BMO Harris Bank N. A. c/o Carlson Dash LLC 216 S. Jefferson Street,Suite 504 Chicago, IL 60661	Secured	Objection to claim was withdrawn. Secured Portion of Claim was paid \$100,000 per Court Order.	\$0.00	\$1,396,036.77	\$1,396,036.77
11 400 4110	First State Bank % Hewitt & Wagner 1124 Lincoln Highway Rochelle IL 61068	Secured		\$0.00	\$0.00	\$0.00
1U 610 7100	Equimax Mortgage and Loan c/o Edmond M. Burke 30 S. Wacker Drive, Suite 2600 Chicago, IL 60606	Unsecured	Objection to claim was withdrawn.	\$0.00	\$1,588,217.54	\$1,588,217.54
2-3 610 7100	First State Bank fka Lincoln State c/o Hewitt & Wagner 1124 Lincoln Highway Rochelle, IL 61068	Unsecured	Original claim was amended. Objection to claim was withdrawn.	\$0.00	\$49,099.65	\$49,099.65
3-2 610 7100	Blackhawk Bank c/o George P. Hampilos,Hampilos & Langley, Ltd.,308 West State Street #210 Rockford, IL 61101	Unsecured	Amended Claim filed on 02/05/16 amending amount.	\$0.00	\$3,207,820.12	\$3,207,820.12
4-2 610 7100	BMO Harris Bank N. A. c/o Carlson Dash LLC 216 S. Jefferson Street,Suite 504 Chicago, IL 60661	Unsecured		\$0.00	\$1,296,036.77	\$1,296,036.77
5 610 7100	Gateway Community Bank c/o Attorney Michael G. Schultz,Reno & Zahm LLP,2902 McFarland Road, Suite 400 Rockford, IL 61107	Unsecured	Objection to claim is sustained and claim is denied in its entirety. Objection Notes: Claim was liquidated by consent foreclosure without reservation of unsecured balance.	\$0.00	\$985,869.01	\$0.00
6 610 7100	State Bank of Freeport Randall & Kenig LLP 455 N Cityfront Plaza Drive- Suite 2510 Chicago, IL 60611	Unsecured	Order entered on July 18th denying this claim in its entirety.	\$0.00	\$644,259.01	\$0.00

ANALYSIS OF CLAIMS REGISTER

Case Number: 3:15-80031-TML

Date: October 13, 2017

Debtor Name: JOSEPH F. CONTARINO

Claims Bar Date: 5/14/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 610 7100	Byron Bank 200 North Walnut Street Byron, IL 61010	Unsecured	Pursuant to Order entered 6/24/16 this claim is denied in its entirety.	\$0.00	\$1,914,305.49	\$0.00
8-2 610 7100	Midwest Community Bank c/o Richard G. Larsen, Springer Brown, LLC, 400 S County Farm Rd. Ste 330 Wheaton, IL 60187	Unsecured	Amended Claim 8-2 was filed on 06/21/16 amending the amount of claim. Original objection to claim filed by the Trustee was withdrawn.	\$0.00	\$4,097,188.47	\$4,097,188.47
9 610 7100	Rockford Bank & Trust Hinshaw et al/Devin Noble 100 Park Avenue, POB 1389 Rockford, IL 61105	Unsecured		\$0.00	\$4,663,121.89	\$0.00
10 610 7100	Dr. Mark Carlson Erik Carlson, Brassfield, Krueger et al, 1491 S Bell School Rd Rockford, IL 61108	Unsecured		\$0.00	\$28,021.81	\$28,021.81
1S 950 4110	Equimax Mortgage and Loan c/o Edmond M. Burke 30 S. Wacker Drive, Suite 2600 Chicago, IL 60606	Secured	Claim was amended. Objection Notes: The claim was filed as secured in certain assets of the estate that are not being administered by the trustee. In addition, the creditor has failed to seek a valuation of its security and is therefore not entitled to have allowed a claim to be treated for distribution purposes in this estate. The creditor should look to its specific collateral in satisfaction of its secured claim.	\$0.00	\$550,000.00	\$0.00
Case Totals				\$0.00	\$20,547,220.73	\$11,789,665.33

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-80031

Case Name: JOSEPH F. CONTARINO

Trustee Name: BERNARD J. NATALE

Balance on hand \$ 542,996.80

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1S	Equimax Mortgage and Loan	\$ 550,000.00	\$ 0.00	\$ 0.00	\$ 0.00
4-1	BMO Harris Bank N. A.	\$ 1,396,036.77	\$ 1,396,036.77	\$ 100,000.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 542,996.80

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 39,426.83	\$ 0.00	\$ 39,426.83
Trustee Expenses: BERNARD J. NATALE	\$ 17.29	\$ 0.00	\$ 17.29
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 67,023.75	\$ 52,918.75	\$ 14,105.00
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 62.06	\$ 49.86	\$ 12.20
Other: CRAIG WILLETTE	\$ 20,150.00	\$ 20,150.00	\$ 0.00
Other: CRAIG WILLETTE	\$ 531.00	\$ 531.00	\$ 0.00
Other: LTD INTERNATIONAL SURETIES	\$ 33.27	\$ 33.27	\$ 0.00

Total to be paid for chapter 7 administrative expenses	\$ <u>53,561.32</u>
Remaining Balance	\$ <u>489,435.48</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 10,266,384.36 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	Equimax Mortgage and Loan	\$ 1,588,217.54	\$ 0.00	\$ 75,716.04
2-3	First State Bank fka Lincoln State	\$ 49,099.65	\$ 0.00	\$ 2,340.76
3-2	Blackhawk Bank	\$ 3,207,820.12	\$ 0.00	\$ 152,928.33
4-2	BMO Harris Bank N. A.	\$ 1,296,036.77	\$ 0.00	\$ 61,786.74
5	Gateway Community Bank	\$ 0.00	\$ 0.00	\$ 0.00
6	State Bank of Freeport	\$ 0.00	\$ 0.00	\$ 0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	Byron Bank	\$ 0.00	\$ 0.00	\$ 0.00
8-2	Midwest Community Bank	\$ 4,097,188.47	\$ 0.00	\$ 195,327.72
10	Dr. Mark Carlson	\$ 28,021.81	\$ 0.00	\$ 1,335.89

Total to be paid to timely general unsecured creditors \$ 489,435.48

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE